United States Bankruptcy Court Southern District of Mississippi

In re: Case No. 22-51170-KMS

Arnissa Lachell Holloway Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0538-6 User: mssbad Page 1 of 2
Date Rcvd: Apr 23, 2025 Form ID: pdf012 Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2025:

Recipi ID Recipient Name and Address

+ Arnissa Lachell Holloway, P.O. Box 151, State Line, MS 39362-0151

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID cr	Notice Type: Email Address + Email/Text: wrs@byrdwiser.com	Date/Time	Recipient Name and Address
		Apr 23 2025 19:50:00	Community Bank, c/o Robert Alan Byrd, P.O. Box 1939, Biloxi, MS 39533-1939
cr	+ Email/Text: wrs@byrdwiser.com	Apr 23 2025 19:50:00	Community Bank of Mississippi, c/o Robert Alan Byrd, PO Box 1939, Biloxi, MS 39533-1939
5155615	+ Email/Text: lindsay.currie@communitybank.net	Apr 23 2025 19:50:00	Community Bank, Pob 59, Forest, MS 39074-0059

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2025 at the address(es) listed below:

Name Email Address

Abigail M. Marbury

on behalf of U.S. Trustee United States Trustee abigail.m.marbury@usdoj.gov

David Rawlings

on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net

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David Rawlings

ecfnotices@rawlings13.net sduncan@rawlings13.net

Jennifer A Curry Calvillo

on behalf of Debtor Arnissa Lachell Holloway jennifer@therollinsfirm.com jennifer.curry.ecf@gmail.com,CalvilloJR81745@notify.bestcase.com

Robert Alan Byrd

on behalf of Creditor Community Bank rab@byrdwiser.com wrs@byrdwiser.com;WandaRitaStanovich@gmail.com

Robert Alan Byrd

on behalf of Creditor Community Bank of Mississippi rab@byrdwiser.com

wrs@byrdwiser.com;WandaRitaStanovich@gmail.com

Samuel J. Duncan

on behalf of Trustee David Rawlings sduncan@rawlings13.net

Thomas Carl Rollins, Jr

on behalf of Debtor Arnissa Lachell Holloway trollins@therollinsfirm.com

jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 9



SO ORDERED,

Judge Katharine M. Samson United States Bankruptcy Judge Date Signed: April 23, 2025

The Order of the Court is set forth below. The docket reflects the date entered.

IN THE UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: ARNISSA LACHELL HOLLOWAY, DEBTOR(S)

CHAPTER 13 BANKRUPTCY CASE NO. 22-51170-KMS

DAVID RAWLINGS, TRUSTEE

ORDER ON TRUSTEE'S MOTOIN (Dkt. #101) TO REVIEW NOTICE OF MORTGAGE PAYMENT CHANGE

THIS DAY, THIS CAUSE, came to heard on the Trustee's Motoin To Review Community Bank's (CB) 2-20-2025 Notice Of Mortgage Payment Change (Docket No.100), and no Response having been filed and the Debtor having failed to Object, the Court finds the Motion is granted and that said Notice Of Mortgage Payment Change is not allowed but shall be deemed a request to lower the monthly Special Claim for taxes/insurance.

IT IS, THEREFORE, ORDERED AND ADJUDGED that the Plan is modified to lower the CB monthly Special Claim for taxes/insurance to \$292.11/monthly, effective the month following entry of this Order and with CB being required to account for any over disbursements for taxes/insurance, and the Trustee is directed to adjust the Plan payment accordingly.

IT IS, FURTHER, ORDERED AND ADJUDGED that this Order shall be considered a final judgement as set for in Rule 9021 of the Federal Rules Of Bankruptcy Procedure and Rule 58 of the Federal Rules of Civil Procedure.

##END OF ORDER##

Submitted and Approved by:

/s/ Brian C. Wilson, Attorney for Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403 (601) 582-5011 Mississippi Bar # 9994 bwilson@rawlings13.net